

<b>FORM B1</b> <b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>		<b>Voluntary Petition</b>																																								
<b>Name of Debtor (if individual, enter Last, First, Middle):</b> <b>Walczak, Jr., Joseph W.</b>		<b>Name of Joint Debtor (Spouse)</b> <b>Walczak, Marie Holm</b>																																								
<b>All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):</b>		<b>All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):</b>																																								
<b>Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):</b> <b>0847</b>		<b>Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):</b> <b>2516</b>																																								
<b>Street Address of Debtor (No. &amp; Street, City, State &amp; Zip Code):</b> <b>21408 Prestancia Drive Mokena, IL 60448</b>		<b>Street Address of Joint Debtor (No. &amp; Street, City, State &amp; Zip Code):</b> <b>21408 Prestancia Drive Mokena, IL 60448</b>																																								
<b>County of Residence or of the Principal Place of Business:</b> <b>Will</b>		<b>County of Residence or of the Principal Place of Business:</b> <b>Will</b>																																								
<b>Mailing Address of Debtor (if different from street address):</b>		<b>Mailing Address of Joint Debtor (if different from street address):</b>																																								
<b>Location of Principal Assets of Business Debtor (if different from street address above):</b>																																										
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																																										
<b>Venue (Check any applicable box)</b>																																										
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																																										
<b>Type of Debtor (Check all boxes that apply)</b>		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</b>																																								
<input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other <input type="checkbox"/> Clearing Bank		<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																																								
<b>Nature of Debts (Check one box)</b> <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		<b>Filing Fee (Check one box)</b> <input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																																								
<b>Chapter 11 Small Business (Check all boxes that apply)</b> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)		<b>THIS SPACE IS FOR COURT USE ONLY</b> <b>U.S. Bankruptcy Court</b> <b>Northern District Of Illinois</b> <b>Filed: 08/25/2004</b> <b>Time: 13:23:56</b> <b>Debtor: JOSEPH W WALCZAK JR</b> <b>Case: 04-31620</b> <b>Fees : 209</b> <b>Chapter: 7 Rec. #: 3087036</b> <b>Judge: Bruce Black</b> <b>341 mtg: 10/14/2004 @ 01:30PM</b> <b>Trustee: BRADLEY WALLER</b>																																								
<b>Estimated Number of Creditors</b> <table style="width: 100%; text-align: center;"> <tr> <td style="width: 25%;">1-15</td> <td style="width: 25%;">16-49</td> <td style="width: 25%;">50-99</td> <td style="width: 25%;">100-199</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		1-15	16-49	50-99	100-199	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<b>200-999</b> <table style="width: 100%; text-align: center;"> <tr> <td style="width: 25%;">1000-over</td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	1000-over				<input type="checkbox"/>															
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## Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s) Joseph W. Walczak, Jr., Marie Holm Walczak

## Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location  
Where Filed: NONE

Case Number:

Date Filed:

## Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:  
NONE

Case Number:

Date Filed:

District:

Relationship:

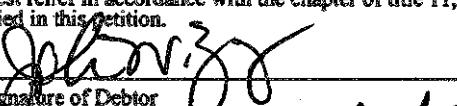
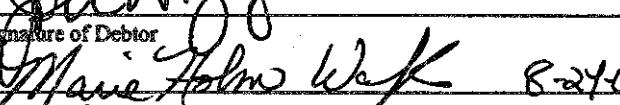
Judge:

## Signatures

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

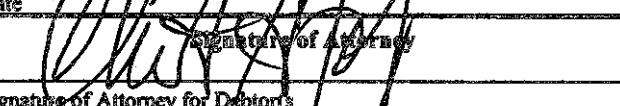
If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7 I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X   
Signature of DebtorX   
Signature of Joint Debtor 8-24-04

Telephone Number (If not represented by attorney)

8/24/04  
Date

Signature of Attorney

X   
Signature of Attorney for Debtor(s)

Chester H. Foster, Jr., ARDC # 3122662

Printed Name of Attorney for Debtor(s) / Bar No.

FOSTER &amp; KALLEN

Firm Name

3825 W. 192nd Street

Address

Homewood, IL 60430

1-708-799-6300

1-708-799-6339

Telephone Number

8128/84

Date

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Not Applicable

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

## Exhibit A

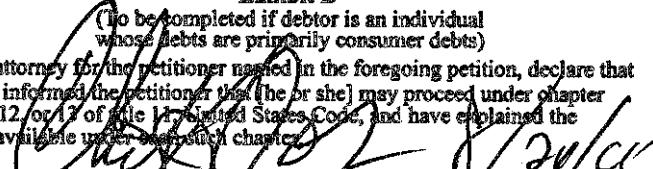
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

 Exhibit A is attached and made a part of this petition.

## Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X   
Signature of Attorney for Debtor(s) 8/24/04

Date

## Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

 Yes, and Exhibit C is attached and made a part of this petition.  
 No

## Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 107, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

## Not Applicable

Printed Name of Bankruptcy Petition Preparer

## Social Security Number (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X Not Applicable

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

FORM B6A

(6/90)

In re: Joseph W. Walczak, Jr.

Marie Holm Walczak

Case No.

Debtor

(If known)

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Debtors' interest in Auto Mail, located at 9264-80 W. 159th Street, Orland Park, IL owned by Walczak Family Limited Partnership	Fee Owner	J	Unknown	\$3,650,000.00
Debtor's residence located at 21408 Prestancia Drive, Mckenna, Will County, IL	Fee Owner	J	\$ 620,000.00	\$ 614,000.00
Total >			\$ 620,000.00	

(Report also on Summary of Schedules.)

In re Joseph W. Walczak, Jr.

Debtor

Marie Holm Walczak

Case No.

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at Harris Bank	J	844.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at New Lennox State Bank	W	281.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at Palos Bank & Trust	W	475.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Fidelity Investments Account Cash	J	486.72
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous household goods and furnishings	J	2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			

In re Joseph W. Walczak, Jr.

Debtor

Marie Holm Walczak

Case No.

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance Policy having no cash value.	J	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Fidelity IRA	W	834.14
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Fidelity IRA	H	550.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% ownership interest in AAmco of Orland Park LLC	W	0.00
		NOTE: Aamco of Orland park, LLC owes @ \$100,000 in 941 taxes to the Internal Revenue Service.		
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% ownership interest in Walczak Management, Inc.	H	0.00
		NOTE: Walczak Management, Inc. is the General Partner of Walczak Family Limited Partnership and has a .9% ownership interest in it.		
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		USB Financial Services - Money Market and Stock	J	2,276.96
13. Interests in partnerships or joint ventures. Itemize.		1% beneficial interest in Sonic Solutions, LLC	H	0.00
		NOTE: WFLP has 99% ownership interest in Sonic Solutions. Sonic Solutions owes SBA \$100,000.		
13. Interests in partnerships or joint ventures. Itemize.		1% ownership interest in TK Automotive, LLC an asset less Limited Liability Company	H	0.00
		NOTE: Joe Walczak, TK Automotive and James Karasek all are co-obligors of a \$400,000 Note executed in favor of Ivan Clico.		
13. Interests in partnerships or joint ventures. Itemize.		34.7% ownership interest in the Walczak Family Limited Partnership	H	0.00

In re Joseph W. Walczak, Jr.

Debtor

Marie Holm Walczak

Case No.

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Interests in partnerships or joint ventures. Itemize.		34.7% ownership interest in the Walczak Family Limited Partnership	W	0.00
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1976 Mobile Home Double Wide Trailer	J	1,592.00
		NOTE: There is a lease for a lot on which the mobile home sits that runs through February 28, 2005 at the cost of \$515 per month. See Schedule G for details.		
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1989 Lincoln Town Car automobile		200.00

In re Joseph W. Walczak, Jr.Marie Holm Walczak

Case No.

Debtor

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1994 Cadillac Seville STS Touring Sedan	W	2,700.00
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Mastercraft Prostar 190 boat & Trailer	J	10,000.00
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Oldsmobile Silhouette GS Minivan	W	4,300.00
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Ford Ranger Pick-up Truck (VIN # 1FTYR14U04PA89982)		10,500.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
<u>3</u> continuation sheets attached				Total > <b>\$ 37,039.82</b>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Joseph W. Walczak, Jr.Marie Holm Walczak

Case No.

Debtor.

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
1999 Mastercraft Prostar 190 boat & Trailer	735 ILCS 5/12-1001(b)	400.00	10,000.00
1999 Oldsmobile Silhouette GS Minivan	735 ILCS 5/12-1001(c)	1,200.00	4,300.00
2004 Ford Ranger Pick-up Truck (VIN # 1FTYR14U04PA89982)	735 ILCS 5/12-1001(c)	1,200.00	10,500.00
Checking account at Harris Bank	735 ILCS 5/12-1001(b)	844.00	844.00
Checking account at New Lennox State Bank	735 ILCS 5/12-1001(b)	281.00	281.00
Checking account at Palos Bank & Trust	735 ILCS 5/12-1001(b)	475.00	475.00
Debtor's residence located at 21408 Prestancia Drive, Mokena, Will County, IL	735 ILCS 5/12-901	15,000.00	620,000.00
Fidelity IRA	735 ILCS 5/12-1006	550.00	550.00
Fidelity IRA	735 ILCS 5/12-1006	834.14	834.14
Miscellaneous household goods and furnishings	735 ILCS 5/12-1001(b)	2,000.00	2,000.00

In re: Joseph W. Walczak, Jr.

Marie Holm Walczak

Case No.

Debtor

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS** Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions, above.)	CODETOR  HUSBAND, WIFE, JOINT OR CO-NET	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 005-0029711-101  CIT Small Business Lending PO Box 277280 Atlanta, GA 30384-7280		Security Agreement 35% beneficial interest in Walczak Family Limited Partnership for Sonic Solutions  VALUE: Unknown				112,329.81	0.00
ACCOUNT NO. 005-0029711-102  CIT Small Business Lending PO Box 277280 Atlanta, GA 30384-7280		05/02/2002 Second Mortgage 35% beneficial interest in Auto Mall, located at 9264-80 W. 159th Street, Orland Park, IL owned by Walczak Family Limited Partnership  VALUE: Unknown				251,869.44	N/A
<b>NOTE: Personal Guarantee of loan.</b>							
ACCOUNT NO. 591454107  Cole Taylor Bank c/o William Seritella, Jr. Aronberg Goldgehn Davis & Garmisa One IBM Plaza - Suite 3000 Chicago, IL 60611		03/01/2002 First Mortgage 35% beneficial interest in Auto Mall, located at 9264-80 W. 159th Street, Orland Park, IL owned by Walczak Family Limited Partnership  VALUE: Unknown				3,200,000.00	0.00
<b>NOTE: Personal Guarantee of loan.</b>							
ACCOUNT NO. 00000036779340  Flagstar Bank 5151 Corporate Drive Troy, MI 48098		11/01/2001 Second Lien on Residence Debtor's residence located at 21408 Prestancia Drive, Mokena, Will County, IL  VALUE \$136,000.00				134,681.25	0.00
ACCOUNT NO. 00000036779340  Ford Motor Credit PO BOX 219825 Kansas City, MO 64121-9825		Security Agreement 2004 Ford Ranger Pick-up Truck (VIN # 1FTYR14U04PA89982)  VALUE \$10,500.00				8,600.00	0.00

1 Continuation sheets attached

 Subtotal >  
 (Total of this page)  
 Total >  
 (Use only on last page)

\$3,707,480.50

(Report total also on Summary of Schedules)

In re: Joseph W. Walczak, Jr.

Marie Holm Walczak

Case No.

Debtor

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions, above.)	CODETOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 10967513 HomeEq Servicing Corporation PO Box 70830 Charlotte, N.C. 28272-0830		05/01/2004 Mortgage Debtor's residence located at 21498 Prestancia Drive, Mokena, Will County, IL  VALUE \$620,000.00				484,000.00	

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal (Total of this page)	>	\$484,000.00
Total (Use only on last page)	>	\$4,191,480.50

(Report total also on Summary of Schedules)

In re Joseph W. Walczak, Jr.Marie Holm Walczak

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

 **Deposits by individuals**

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

 **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 **Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Joseph W. Walczak, Jr.  
DebtorMarie Holm Walczak

Case No.

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS****Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions.)	CODESTOR  HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.  District Director Internal Revenue Service P.O. Box 745 Chicago, IL 60690 Att:DPN27-3	X	941 Taxes due for AAmco of Orland Park, LLC for the tax years 2003 and 2004				100,000.00	100,000.00

Sheet no. 1 of 1 sheets attached to Schedule of Creditors Holding Priority Claims

Subtotal (Total of this page) >	\$100,000.00
Total (Use only on last page of the completed Schedule E.) >	\$100,000.00

(Report total also on Summary of Schedules)

In re Joseph W. Walczak, Jr.Marie Holm Walczak

Case No.

Debtor

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions, above.)	CODETOR HUSBAND, WIFE, JOINT OR COMPANY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <u>5291-4923-3145-3023</u>	<u>W</u>	Credit card debt				<u>5,324.24</u>
Capital One PO BOX 85015 Richmond, VA 23265-5015						
ACCOUNT NO. <u>6011 3008 3009 6648</u>		Credit Card				<u>11,269.84</u>
Discover Platinum PO Box 15192 Wilmington, DE 19850-5192						
ACCOUNT NO. <u>6011 0078 0350 0551</u>	<u>W</u>	Credit card debt				<u>1,830.84</u>
Discover Platinum Card PO Box 15158 Wilmington, DE 19886-1002						
ACCOUNT NO. <u></u>	<u></u>	Purchase of TK Automotive				<u>377,045.00</u>
Ivan Cicco c/o Barry E. Morgan Morgan & Pears 7101 N. Cicero, Ste. 100 Lincolnwood, IL 60712						
ACCOUNT NO. <u>6120071328</u>		Personal guarantee of TK & Associates, Inc., business debt				<u>5,557.05</u>
K&M Tire Berry Tire 12742 S. Western Ave. Blue Island, IL 60406						

1 Continuation sheets attached

Subtotal &gt;

\$401,026.97

Total &gt;


In re Joseph W. Walczak, Jr.

Debtor

Marie Holm Walczak

Case No.

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions, above.)	CODETOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H					1,708.25
Kulwin & Associates 161 N. Clark Street Suite 2500 Chicago, IL 60601		Legal fees				
ACCOUNT NO. 4264 2905 4718 6304						9,321.38
MBNA America PO Box 15026 Wilmington, DE 19850		Credit card debt				
ACCOUNT NO. 18290						23,398.69
Napa Auto Parts Worth Auto Parts, Inc. 6803 W. 111th Street Worth, IL 60482-3630		Personal guarantee of TK & Associates, Inc., business debt				
ACCOUNT NO. H						8,016.92
Rieck & Crotty P.C. 55 West Monroe Suite 3390 Chicago, IL 60603		Legal fees				
ACCOUNT NO. 4417 1284 9194 8350						19,314.50
Visa PO BOX 8650 Wilmington, DE 19899-8650		Credit card debt				

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
ClaimsSubtotal  
(Total of this page)

\$61,757.74

Total

\$462,784.71

(Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules)

Chester H. Foster, Jr. ARDC # 3122632

FOSTER & KALLEN  
3825 W. 192nd Street

Homewood, IL 60430

1-708-799-6300  
Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois

In Re:

Debtor: Joseph W. Walczak, Jr.  
Social Security Number: 0847

Joint Debtor: Marie Holm Walczak  
Social Security Number: 2516

Case No:

Chapter 7

Numbered Listing of Creditors

Creditor name and mailing address	Category of Claim	Amount of Claim
1. Capital One PO BOX 85015 Richmond, VA 23285-5015	Unsecured Claims	\$ 5,324.24
2. CIT Small Business Lending PO Box 277280 Atlanta, GA 30384-7280	Secured Claims	\$ 112,329.81
3. CIT Small Business Lending PO Box 277280 Atlanta, GA 30384-7280	Secured Claims	\$ 251,869.44
4. Cole Taylor Bank c/o William Seritella, Jr. Aronberg Goldgehn Davis & Garmisa One IBM Plaza - Suite 3000 Chicago, IL 60611	Secured Claims	\$3,200,000.00
5. Discover Platinum PO Box 15192 Wilmington, DE 19850-5192	Unsecured Claims	\$ 11,269.84

In re: **Joseph W. Walczak, Jr.**  
**Marie Holm Walczak**

Case No. \_\_\_\_\_

6.	<b>Discover Platinum Card PO Box 15158 Wilmington, DE 19886-1002</b>	<b>Unsecured Claims</b>	<b>\$ 1,830.84</b>
7.	<b>District Director Internal Revenue Service P.O. Box 745 Chicago, IL 60690 Att:DPN27-3</b>	<b>Priority Claims</b>	<b>\$ 100,000.00</b>
8.	<b>Flagstar Bank 5151 Corporate Drive Troy, MI 48098</b>	<b>Secured Claims</b>	<b>\$ 134,681.25</b>
9.	<b>Ford Motor Credit PO BOX 219825 Kansas City, MO 64121-9825</b>	<b>Secured Claims</b>	<b>\$ 8,600.00</b>
10.	<b>HomeEq Servicing Corporation PO Box 70830 Charlotte, N.C. 28272-0830</b>	<b>Secured Claims</b>	<b>\$ 484,000.00</b>
11.	<b>Ivan Cico c/o Barry E. Morgan Morgan &amp; Pears 7101 N. Cicero, Ste. 100 Lincolnwood, IL 60712</b>	<b>Unsecured Claims</b>	<b>\$ 377,045.00</b>
12.	<b>K&amp;M Tire Berry Tire 12742 S. Western Ave. Blue Island, IL 60406</b>	<b>Unsecured Claims</b>	<b>\$ 5,557.05</b>
13.	<b>Kulwin &amp; Associates 161 N. Clark Street Suite 2500 Chicago, IL 60601</b>	<b>Unsecured Claims</b>	<b>\$ 1,706.25</b>
14.	<b>MBNA America PO Box 15026 Wilmington, DE 19850</b>	<b>Unsecured Claims</b>	<b>\$ 9,321.38</b>

In re: **Joseph W. Walczak, Jr.**  
**Marie Holm Walczak**

Case No. \_\_\_\_\_

15.	<b>Napa Auto Parts Worth Auto Parts, Inc. 6603 W. 111th Street Worth, IL 60462-3630</b>	<b>Unsecured Claims</b>	<b>\$ 23,398.69</b>
16.	<b>Rieck &amp; Crotty P.C. 55 West Monroe Suite 3390 Chicago, IL 60603</b>	<b>Unsecured Claims</b>	<b>\$ 8,016.92</b>
17.	<b>Visa PO BOX 8650 Wilmington, DE 19899-8650</b>	<b>Unsecured Claims</b>	<b>\$ 19,314.50</b>

In re: Joseph W. Walczak, Jr.  
Marie Holm Walczak

Case No. \_\_\_\_\_

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or  
imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

## DECLARATION

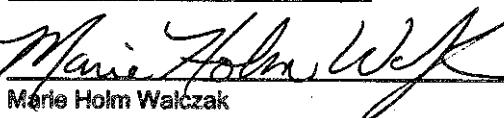
I, Joseph W. Walczak, Jr., and I, Marie Holm Walczak, named as debtors in this case, declare under penalty of perjury  
that we have read the foregoing Numbered Listing of Creditors, consisting of 3 sheets (not including this declaration), and  
that it is true and correct to the best of our information and belief.

Signature:



\_\_\_\_\_  
Joseph W. Walczak, Jr.

Dated:



\_\_\_\_\_  
Marie Holm Walczak

Signature:

Dated:



\_\_\_\_\_  
8-24-04

(10/89)

In re: Joseph W. Walczak, Jr.Marie Holm Walczak

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES** Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Lake Shannon, Inc Reddick, IL	Lease of lot #175 at Lake Shannon, Inc., Reddick, IL - \$515 per month. Lease term ends February 28, 2005

B6H

(6/00)

In re: Joseph W. Walczak, Jr.

Maria Holm Walczak

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>AAmco of Orland Park, LLC</b> 9820 W. 159th Street Orland Park, IL	<b>District Director</b> <b>Internal Revenue Service</b> P.O. Box 745 Chicago, IL 60690 Att:DPN27-3

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: <u>Married</u>		DEPENDENTS OF DEBTOR AND SPOUSE	
Debtor's Age: <u>42</u>		RELATIONSHIP	AGE
Spouse's Age: <u>42</u>		Son	<u>18</u>
		Son	<u>11</u>
		Son	<u>7</u>
EMPLOYMENT:	DEBTOR	SPOUSE	
Occupation	<u>Manager</u>	<u>Office Manager</u>	
Name of Employer	<u>Orland Transmission</u>		
How long employed	<u>2</u>		
Address of Employer	<u>9280 W. 159th Street Orland Park, IL</u>	<u>Sonic Solutions 215 E. 9th Street Lockport, IL</u>	

Income: (Estimate of average monthly income)

DEBTOR

SPOUSE

Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)

\$ 6,416.70 \$ 6,333.33

Estimated monthly overtime

\$ 0.00 \$ 0.00

**SUBTOTAL**

\$ 6,416.70 \$ 6,333.33

### LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify) \_\_\_\_\_

\$ 1,633.34 \$ 1,250.00  
\$ 0.00 \$ 0.00  
\$ 0.00 \$ 0.00  
\$ 0.00 \$ 0.00

### SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 1,633.34 \$ 1,250.00  
\$ 6,783.36 \$ 5,083.33

### TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm  
(attach detailed statement)

\$ 0.00 \$ 0.00

Income from real property

\$ 0.00 \$ 0.00

Interest and dividends

\$ 0.00 \$ 0.00

Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above.

\$ 0.00 \$ 0.00

Social security or other government assistance  
(Specify) \_\_\_\_\_

\$ 0.00 \$ 0.00

Pension or retirement income

\$ 0.00 \$ 0.00

Other monthly income

\$ 0.00 \$ 0.00

(Specify) \_\_\_\_\_

\$ 0.00 \$ 0.00

### TOTAL MONTHLY INCOME

\$ 6,783.36 \$ 5,083.33

### TOTAL COMBINED MONTHLY INCOME

\$ 11,866.69

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following  
the filing of this document:

NONE

Form B6J  
(6/90)

In re Joseph W. Walczak, Jr., Marie Holm Walczak

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	3,000.00
Are real estate taxes included?	Yes	No <input checked="" type="checkbox"/>
Is property insurance included?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Utilities Electricity and heating fuel	\$	375.00
Water and sewer	\$	15.00
Telephone	\$	125.00
Other <u>Cable</u>	\$	95.00
Home maintenance (repairs and upkeep)	\$	235.00
Food	\$	800.00
Clothing	\$	350.00
Laundry and dry cleaning	\$	0.00
Medical and dental expenses	\$	187.50
Transportation (not including car payments)	\$	562.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	750.00
Charitable contributions	\$	375.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	187.50
Health	\$	0.00
Auto	\$	150.00
Other <u>Property Insurance</u>	\$	154.00
Real Estate Taxes	\$	685.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	187.50
Other	\$	0.00
Alimony, maintenance or support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other <u>Allergy medication &amp; treatment for Son</u>	\$	125.00
<u>Rent for Mobile Home</u>	\$	515.00
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	\$	<b>8,873.50</b>
<b>[FOR CHAPTER 12 AND 13 DEBTORS ONLY]</b>		
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.		
A. Total projected monthly income	\$	
B. Total projected monthly expenses	\$	
C. Excess income (A minus B)	\$	
D. Total amount to be paid into plan each	\$	
	(Interval)	

Form B6  
(690)

United States Bankruptcy Court  
Northern District of Illinois

In re Joseph W. Walczak, Jr.

Marie Holm Walczak

Case No.

Chapter 7

**SUMMARY OF SCHEDULES**

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 620,000.00		
B - Personal Property	YES	4	\$ 38,539.82		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ 4,191,480.50	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 100,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 462,784.71	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 11,866.69
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 8,873.50
Total Number of sheets in ALL Schedules >		16			
Total Assets >			\$ 658,539.82		
Total Liabilities >				\$ 4,754,265.21	

Official Form 6 - Cont.  
(12/03)

In re: Joseph W. Walczak, Jr.  
Debtor

Marie Holm Walczak

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16  
(Total shown on summary page plus 1.)  
sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 8/24/04

Signature: Joseph W. Walczak, Jr.

Date: 8-24-04

Signature: Marie Holm Walczak

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re: Joseph W. Walczak, Jr.  
0847

Marie Holm Walczak  
2516

Case No. \_\_\_\_\_  
Chapter 7

STATEMENT OF FINANCIAL AFFAIRS

**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
52,000.00	Spouse's 2003 earnings from Orland Transmissions	
75,000.00	Debtor's 2003 earnings from Sonic Solutions, Inc.	
15,000.00	Spouse's year to date 2004 earnings from Sonic Solutions, Inc.	
48,875.00	Debtor's year to date 2004 earnings from Sonic Solutions, Inc.	
16,000.00	Debtor's year to date 2004 earnings from Orland Transmissions, Inc.	
32,000.00	Spouse's year to date 2004 earnings from Orland Transmissions	

**2. Income other than from employment or operation of business**

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
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**3. Payments to creditors**

None

a. List all payments on loans, instalment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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**SEE ATTACHED LISTING**

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Textron Financial Corporation, a corporation v. TK Automotive LLC, an Illinois corporation, JAMES K. KARASEK, and IVAN CICO, JR., 04 M5 0387	Third party breach of contract	Circuit Court Cook County County Department Law Division	Pending
Cole Taylor Bank, Plaintiff v. LaSalle National Bank et. al 03 CH 20998	Mortgage Foreclosure	Circuit Court Cook County Chancery Division	Pending
Ivan Cico Plaintiff, vs. TK Automotive, LLC James K. Karasek, and Joseph W. Walczak, Jr. 03 L 06593	Breach of Contract	Circuit Court Cook County Law Division	Pending

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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**5. Repossessions, foreclosures and returns**

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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## 6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
Dan McKay McKay Investment Realty, Inc. 1000 Jorie Blvd Ste. 44 Oak Brook, IL 60523	Circuit Court Cook County County Department, Chancery Division	01/05/2004	9264-80 West 159th Street, Orland park, IL

## 7. Gifts

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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## 8. Losses

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
<b>9. Payments related to debt counseling or bankruptcy</b>		
None <input type="checkbox"/>		
	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.	
NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Chester H. Foster, Jr. 3825 W. 192nd Street Homewood, IL 60430	May 24, 2004 June 15, 2004 August 24, 2004	\$1,500 Legal work (not related to bankruptcy) \$1,500 retainer Legal work (not related to bankruptcy) \$4,000 retainer

#### 10. Other transfers

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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#### 11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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#### 12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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### 13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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### 14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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### 15. Prior address of debtor

None



If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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### 16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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### 18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Orland Transmissions, LLC	21408 Prestancia Dr	Mokena, IL 60448	Automobile transmission repairs	11/01/2002 08/24/2004
Sonic Solutions, LLC	21408 Prestancia Dr	Mokena, IL 60448	Cleaning Service	12/31/1999 08/24/2004
TK Automotive, LLC	9280 W. 159th Street	Orland Park, IL	Auto Repairs	05/01/2002 11/01/2002
Walczak Family Limited Partnership	21408 Prestancia Dr	Mokena, IL 60448	Limited Partnership	01/01/1999 08/24/2004
Walczak Management, Inc.	21408 Prestancia Dr	Mokena, IL 60448	Business Management	01/26/1999 08/24/2004

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME

ADDRESS

\* \* \* \* \*

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date

8/24/04

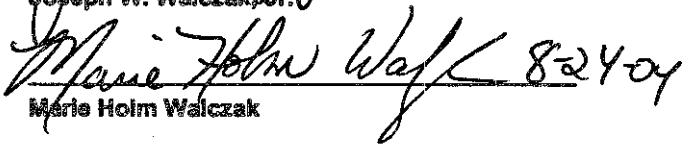
Signature  
of Debtor

  
Joseph W. Walczak, Jr.

Date

8/24/04

Signature  
of Joint  
Debtor

  
Marie Holm Walczak  
8-24-04

## Account Transactions Palos Bank & Trust Checking

Category	Amount	Running Balance
Opening Balance	0.00	0.00
Month Ending 7/31/2004	4,100.00	4,100.00
7/1/2004      Sonic Solutions, LLC / Orland Tr		
Total Month Ending 7/31/2004		
1501. 8/7/2004      Petsmart	Pet Care : Food	3,959.55
1502. 8/7/2004      Office Max	Job Expense : Reimbursed	3,706.23
1503. 8/7/2004      American Eagle Outfitters	Clothing	(253.32)
1504. 8/7/2004      Aeropostale	Clothing	(208.10)
1505. 8/7/2004      Void	Miscellaneous	(117.17)
1506. 8/7/2004      Jose Escamilla	Household : Maintenance	3,380.96
1507. 8/9/2004      Dr Hughes	Healthcare : Eyecare	3,300.96
1508. 8/9/2004      For Eyes	Healthcare : EyeCare	3,216.96
1509. 8/9/2004      Dr Thomas Gemino	Healthcare : Dental	2,821.01
1510. 8/10/2004      Kohl's	Clothing	2,644.01
1511. 8/11/2004      Sertots	Food : Groceries	2,214.58
1512. 8/12/2004      Joe Metanias	Leisure : Sporting Events	(124.05)
1513. 8/12/2004      Ace Hardware	Household : Maintenance	(50.00)
1514. 8/12/2004      Orland Park Heating and AC	Household : Maintenance	(10.62)
1515. 8/12/2004      Lincoln Way East High School	Education : Books	(242.93)
1516. 8/12/2004      Lincoln Way East High School	Education : Books	(27.50)
1517. 8/12/2004      Lincoln Way East High School	Education : Books	(35.00)
1518. 8/12/2004      Animal Medical Center	Pet Care : Veterinarian	(56.00)
1519. 8/12/2004      Nitro	Utilities : Gas - Home	(69.93)
1520. 8/12/2004      Miles Kimball	Household : Maintenance	(29.95)
1521. 8/13/2004      Pet Tagular	Pet Care : Veterinarian	(24.30)
1522. 8/18/2004      McKenna Burns	Leisure : Sporting Events	(32.00)
1523. 8/18/2004      Makenna Burns District	Leisure : Sporting Events	(21.00)
1524. 8/19/2004      CP West Market	Food : Groceries	(136.36)
1525. 8/20/2004      Jewel	Food : Groceries	(59.11)
1526. 8/23/2004      Lawn Tech, Ltd.	Household : Maintenance	(343.00)
Total Month Ending 8/31/2004		(3,624.17)

Page 1

8/24/2004  
Account Transactions  
New Lenox State Bank Checking

Num	Date	Payee	Category	Amount	Running Balance
Opening Balance					
				0.00	
Month Ending 5/31/2004					
5/17/2004	Chicago Title Insurance	Other Income		14,643.07	14,643.07
1	5/27/2004	CIT Group / Consumer Finance Inc	Bank Charges : Escrow Deposit	(3,874.53)	10,768.54
Total Month Ending 5/31/2004					
Month Ending 6/30/2004					
6/16/2004	Chicago Title Insurance	Other Income		4,113.21	14,881.75
Total Month Ending 6/30/2004					
Month Ending 8/31/2004					
2	8/11/2004	Will County Treasurer	Taxes : Real Estate Taxes	(4,113.21)	10,768.54
3	8/19/2004	Harris Bank - Frankfort	Other Income	(10,500.00)	268.54
Total Month Ending 8/31/2004					
Grand Total					
				268.54	268.54

8/24/2004  
 Account Transactions  
 Harris Bank - Frankfort Checking

Num	Date	Payer	Category	Amount	Running Balance
6377	4/24/2004	P.M.I.	Leisure : Sporting Events	(13.00)	5,014.87
6378	4/25/2004	Peace Lutheran Church	Charitable Donations	(95.00)	4,929.87
		Harris Bank - Frankfort	Investment Income : Interest	1.25	4,931.12
		IRS	Taxes : Federal Income Tax	(0.35)	4,930.77
6379	4/26/2004	Mokena Intermediate School	Education	(6.00)	4,924.77
2181	4/27/2004	AT&T Longdistance	Bills : Telephone	(9.14)	4,915.63
2182	4/27/2004	Comcast	Bills : Cable Television	(46.60)	4,869.03
2183	4/27/2004	Habitat for Humanity International	Charitable Donations	(100.00)	4,769.03
2184	4/27/2004	Ford Credit	Automobile : Loan Repayment	(184.94)	4,584.09
2185	4/27/2004	Quinton Fabish	Leisure-music	(30.00)	4,554.09
2186	4/27/2004	ComEd	Household : Maintenance	(23.59)	4,530.50
6380	4/27/2004	Mokena Public Schools	Education : Tuition	(40.00)	4,490.50
6381	4/27/2004	Mokena Public Schools	Education : Tuition	(20.00)	4,470.50
6382	4/27/2004	Mokena Intermediate School	Education	(16.50)	4,454.00
6383	4/28/2004	Jewel	Food : Groceries	(33.92)	4,420.08
		Jewel Express	Automobile : Gasoline	(36.00)	4,384.08
6384	4/30/2004	Jewel	Food : Groceries	(32.33)	4,351.75
6385	4/30/2004	PTA	Memberships	(8.00)	4,343.75
6386	4/30/2004	Mokena School District	Education : Tuition	(220.00)	4,123.75
Total Month Ending 4/30/2004				(1,369.48)	
Month Ending 5/31/2004					
2187	5/1/2004	Blue Cross Blue Shield	Insurance : Health	(312.00)	3,811.75
2188	5/1/2004	Lake Shanon, Inc.	Household : Rent	(515.00)	3,296.75
2189	5/1/2004	Quinton Fabish	Leisure-music	(30.00)	3,266.75
		Aldi Foods	Food : Groceries	(108.47)	3,158.28
6387	5/3/2004	Flagstar Bank	Mortgage Payment	(75.00)	3,083.28
6388	5/3/2004	Allergy and Asthma Clinic	Healthcare : Physician	(39.00)	3,044.28
6389	5/3/2004	Dean Minuth	Leisure-music	(60.00)	2,984.28
6390	5/4/2004	Ace Hardware	Household : Maintenance	(19.24)	2,965.04
6391	5/4/2004	Smith Brothers	Household : Maintenance	(58.51)	2,906.53
6392	5/4/2004	Smith Brothers	Household : Maintenance	(37.26)	2,869.27
		Sonic Solutions, LLC	Wages & Salary : Net Pay	4,575.00	7,444.27
		Delta Sonic	Automobile : Gasoline	(21.00)	7,423.27
2190	5/6/2004	Flagstar Bank	Mortgage Payment	(701.00)	6,723.27
2191	5/6/2004	Verizon North	Utilities : Telephone - Late	(83.26)	6,639.99
2192	5/6/2004	Kohl's	Clothing	(22.14)	6,617.85
6393	5/6/2004	Kings Row	Personal Care : Haircuts	(30.00)	6,587.85
6394	5/6/2004	Bertos	Food : Groceries	(62.85)	6,545.00
6395	5/6/2004	Debbie Wills	Leisure : Sporting Events	(24.00)	6,521.00

8/24/2004  
 Account Transactions  
 Harris Bank - Frankfort Checking

Num	Date	Payer	Category	Amount	Running Balance
6396	5/7/2004	Wal-Mart	Household : Cleaning	(117.98)	6,403.02
6397	5/7/2004	Sam's Club	Food : Groceries	(120.23)	6,282.79
6398	5/8/2004	Peace Lutheran Church	Charitable Donations	(95.00)	6,197.79
		Aldi Foods	Food : Groceries	(71.72)	6,126.07
		Jewel Express	Automobile : Gasoline	(32.01)	6,094.06
2193	5/11/2004	Discover - Private Issue	Miscellaneous	(2,000.00)	4,094.06
2194	5/11/2004	Discover - Regular	Miscellaneous	(230.00)	3,864.06
2195	5/11/2004	Petkin Insurance Company	Insurance : Automobile	(186.56)	3,677.50
2196	5/11/2004	SBC	Bills : Telephone	(97.96)	3,589.54
2197	5/11/2004	Lawn Tech, Ltd.	Household : Maintenance	(99.00)	3,490.54
2198	5/11/2004	Capital One	Loan : Loan Interest	(250.00)	3,240.54
		Data Sonic	Automobile : Gasoline	(34.00)	3,206.54
		Jewel Express	Automobile : Gasoline	(12.00)	3,194.54
		Berthold	Food : Groceries	(21.61)	3,172.93
2199	5/14/2004	ComEd	Household : Maintenance	(82.44)	3,090.49
2200	5/14/2004	Village of Mokena	Bills : Water & Sewer	(12.27)	3,078.22
2201	5/14/2004	Bank One	Miscellaneous	(50.00)	2,578.22
6400	5/17/2004	Berkots	Food : Groceries	(32.97)	2,545.27
		Jewel Express	Automobile : Gasoline	(22.00)	2,523.27
6401	5/18/2004	Walgreen's	Healthcare : Prescriptions	(25.06)	2,498.21
		Cash	Cash Withdrawal	(100.00)	2,398.21
2202	5/19/2004	Petkin Insurance Company	Insurance : Homeowner's/Renter's	(66.00)	2,332.21
2203	5/19/2004	Habitat for Humanity International	Charitable Donations	(100.00)	2,232.21
2204	5/19/2004	Comcast	Bills : Cable Television	(45.60)	2,185.61
		Jewel Express	Automobile : Gasoline	(14.00)	2,171.61
		Aldi Foods	Food : Groceries	(89.94)	2,081.67
6402	5/24/2004	L.A.W.	Leisure : Sporting Events	(200.00)	1,881.67
6403	5/24/2004	Allergy and Asthma Clinic	Healthcare : Physician	(20.00)	1,861.67
6404	5/24/2004	Chet Foster	Legal Fees	(1,500.00)	361.67
		Harris Bank - Frankfort	Investment Income : Interest	1.44	363.11
		Sonic Solutions, LLC	Wages & Salary : Net Pay	4,125.00	4,488.11
		IRS	Taxes : Federal Income Tax	(0.40)	4,487.71
		Hokena Music Boosters	Charitable Donations	(47.00)	4,440.71
		Jewel	Food : Groceries	(53.15)	4,387.56
6405	5/25/2004	Aldi Foods	Food : Groceries	(125.31)	4,262.25
6406	5/27/2004	Homer Glen Pediatric	Healthcare : Physician	(20.00)	4,242.25
6407	5/27/2004	C/S Pharmacy	Healthcare : Prescriptions	(18.13)	4,224.12
6408	5/27/2004	Jewel Express	Automobile : Gasoline	(17.00)	4,207.12
2205	5/28/2004	Petkin Insurance Company	Insurance : Homeowner's/Renter's	(259.00)	3,938.12
2206	5/28/2004	ComEd	Household : Maintenance	(9.41)	3,928.71

8/24/2004  
 Account Transactions  
 Harris Bank - Frankfort Checking

Item	Date	Payer	Category	Amount	Running Balance
2207	5/28/2004	ComEd	Household : Maintenance	(162.11)	3,766.60
2208	5/28/2004	Secretary of State	Utilities : Telephone - Home	(18.00)	3,748.60
2209	5/28/2004	A T & T Longdistance	Utilities : Telephone	(10.27)	3,738.33
2210	5/28/2004	SBC	Bills : Telephone	(96.54)	3,651.79
2211	5/28/2004	Ford Credit	Automobile : Loan Repayment	(184.94)	3,466.85
2212	5/28/2004	Verizon North	Utilities : Telephone - Lake	(33.03)	3,433.82
2213	5/28/2004	Compassion International	Charitable Donations	(28.00)	3,405.82
6409	5/28/2004	Secretary of State	Utilities : Telephone	(78.00)	3,327.82
6411	5/28/2004	Berkots	Food : Groceries	(27.42)	3,300.40
6412	5/28/2004	Dominicks	Food : Groceries	(42.87)	3,257.53
6413	5/28/2004	Walgreen's	Healthcare : Prescriptions	(36.47)	3,221.95
6414	5/28/2004	Altp Nursey	Household : Maintenance	(10.37)	3,210.69
6415	5/28/2004	Kohl's	Clothing	(31.94)	3,178.75
6417	5/28/2004	Berkots	Food : Groceries	(42.67)	3,136.08
6418	5/28/2004	Sam's Club	Food : Groceries	(143.47)	2,992.61
Total Month Ending 5/31/2004				(1,131.14)	
Month Ending 6/30/2004					
2214	6/1/2004	Speedway	Automobile : Gasoline	(20.00)	2,972.61
	6/2/2004	Shell Gasoline	Automobile : Gasoline	(26.00)	2,946.61
	6/3/2004	Lake Sharmin, Inc.	Household : Rent	(515.00)	2,431.61
	6/7/2004	Sonic Solutions, LLC	Wages & Salary : Net Pay	2,525.00	4,956.61
6419	6/7/2004	Orland Heating and Cooling	Household : Maintenance	(191.00)	4,765.61
6420	6/8/2004	Dean Minuth	Leisure-Music	(15.00)	4,750.61
6421	6/9/2004	Berkots	Food : Groceries	(67.10)	4,713.51
6422	6/12/2004	Tara Shakowski	Gifts	(50.00)	4,663.51
6423	6/12/2004	Jerold T. Sliakowski	Gifts	(50.00)	4,613.51
6424	6/13/2004	Peace Lutheran Church	Charitable Donations	(170.00)	4,443.51
6425	6/13/2004	Walgreen's	Healthcare : Prescriptions	(19.42)	4,424.09
6426	6/13/2004	Berkots	Food : Groceries	(31.72)	4,392.37
6427	6/13/2004	Cory Cassidy	Gifts	(25.00)	4,367.37
6428	6/13/2004	Mark Wakozak	Gifts	(50.00)	4,317.37
	6/14/2004	Mobile Oil	Automobile : Gasoline	(37.00)	4,280.37
	6/14/2004	Gas City	Automobile : Gasoline	(10.01)	4,270.36
6429	6/14/2004	L.A.W.	Leisure : Sporting Events	(50.00)	4,220.36
6430	6/14/2004	Discover - Private Issue	Miscellaneous	(35.00)	4,185.36
6431	6/14/2004	Kohl's	Clothing	(68.35)	4,097.01
6432	6/14/2004	Midwest Exterminating	Household : Maintenance	(325.00)	3,772.01
6433	6/14/2004	Discover - Private Issue	Miscellaneous	(225.00)	3,547.01
6434	6/14/2004	Capital One	Loan : Loan Interest	(161.00)	3,385.01

8/24/2004  
Account Transactions  
Harris Bank - Frankfort Checking

Num	Date	Payer	Category	Amount	Running Balance
6435	6/14/2004	Village of Mokena	Bills : Water & Sewer	(12.27)	3,373.74
6436	6/14/2004	Bank One	Miscellaneous	(494.00)	2,879.74
6437	6/14/2004	Habitat for Humanity Internation	Charitable Donations	(77.00)	2,812.74
6438	6/14/2004	Pekin Insurance Company	Insurance : Homeowners/Renters	(782.00)	2,030.74
6439	6/14/2004	Flagstar Bank	Mortgage Payment	(665.00)	1,365.74
		AAMCO of Orland Park, LLC	Wages & Salary : Net Pay	3,144.00	4,509.74
		Chet Foster	Legal Fees	(1,500.00)	3,009.74
6440	6/15/2004	Sonic Solutions, LLC	Wages & Salary : Net Pay	2,531.00	5,600.74
		Lincoln Way East High School	Education : Books	(155.00)	5,445.74
		AT & T Longdistance	Utilities : Telephone - Home	(9.36)	5,436.38
6442	6/15/2004	Hicksgas	Utilities : Gas - Lake	(25.92)	5,230.46
6443	6/15/2004	ComEd	Household : Maintenance	(15.48)	5,214.98
6444	6/15/2004	ComEd	Household : Maintenance	(10.56)	5,204.32
6445	6/15/2004	Nicor	Utilities : Gas - Home	(118.29)	5,085.03
6446	6/15/2004	Ace Hardware	Household : Maintenance	(59.85)	5,025.18
6447	6/15/2004	Gas City	Automobile : Gasoline	(15.00)	5,011.18
		Adi Foods	Food : Groceries	(121.07)	4,890.11
		Nintendo of America	Leisure : Movies & Video Rentals	(32.50)	4,857.61
6448	6/17/2004	Allergy and Asthma Clinic	Healthcare : Physician	(15.00)	4,842.61
6449	6/17/2004	Berkots	Food : Groceries	(34.54)	4,808.07
6450	6/17/2004	AAMCO of Orland Park, LLC	Wages & Salary : Net Pay	400.00	5,208.07
		Blue Cross Blue Shield	Insurance : Health	(312.00)	4,895.07
		Jewel	Food : Groceries	(36.30)	4,809.77
6451	6/18/2004	Ace Hardware	Household : Maintenance	(56.91)	4,752.86
6452	6/18/2004	Jewel	Food : Groceries	(92.64)	4,660.22
6453	6/18/2004	Speedway	Automobile : Gasoline	(37.01)	4,623.21
6454	6/18/2004	Naperville Women's Health Care	Healthcare : Physician	(20.00)	4,603.21
		Berkots	Food : Groceries	(55.48)	4,547.73
		Beth Schomberg	Leisure : Movies & Video Rentals	(20.00)	4,527.73
		Haben Park District	Leisure : Sporting Events	(134.50)	4,393.23
6455	6/21/2004	Thomsons	Investment Income : Interest	1.59	4,394.82
6456	6/21/2004	IRS	Automobile : Gasoline	(23.00)	4,371.82
		Jewel	Taxes : Federal Income Tax	(0.43)	4,371.39
		Dean Minuth	Food : Groceries	(56.81)	4,314.58
6459	6/23/2004	Menards	Leisure-music	(15.00)	4,299.58
		Sam's Club	Household : Maintenance	(40.08)	4,259.50
		Walgreen's	Healthcare : Prescriptions	(63.27)	4,196.23
		Brett Niedzwiecki	Healthcare : Prescriptions	(33.37)	4,162.86
6465	6/23/2004	Robert & Tonya	Gifts	(20.00)	4,142.86
6466	6/23/2004		Gifts	(50.00)	4,092.86

8/24/2004

Account Transactions  
Harris Bank - Frankfort Checking

Num	Date	Payer	Category	Amount	Running Balance
6464	6/25/2004	Alt Foods	Food : Groceries	(93.85)	3,999.01
	6/25/2004	Walgreen's	Healthcare : Prescriptions	(14.95)	3,984.06
6457	6/26/2004	Lincoln Way East High School	Education : Books	(55.00)	3,929.06
6468	6/26/2004	Dean Minuth	Leisure-Music	(15.00)	3,914.06
6469	6/26/2004	K-mart	Clothing	(37.79)	3,876.28
6470	6/26/2004	Jewel	Food : Groceries	(49.90)	3,826.38
2217	6/28/2004	Food Credit	Automobile : Loan Repayment	(184.94)	3,641.44
2218	6/28/2004	Protection Plus Security Systems	Household : Maintenance	(53.00)	3,578.44
2219	6/28/2004	Option One Mortgage	Loan : Loan Interest	(2,415.97)	1,162.47
6471	6/28/2004	Chicago IT	Household : Maintenance	(260.00)	902.47
6472	6/28/2004	Jewel	Food : Groceries	(70.49)	831.98
6473	6/28/2004	Flagstar Bank	Mortgage Payment	(686.00)	145.98
6474	6/28/2004	Beefkets	Food : Groceries	(26.38)	119.60
6475	6/28/2004	Homer Glen Pediatric	Healthcare : Physician	(20.00)	99.60
	6/29/2004	Delta Sonic	Automobile : Gasoline	(29.00)	70.60
				(2,922.01)	
Total Month Ending 6/30/2004					
Month Ending 7/31/2004					
2220	7/1/2004	Sonic Solutions, LLC	Wages & Salary : Net Pay	3,325.00	3,325.00
	7/6/2004	Speedway	Automobile : Gasoline	(16.87)	3,308.73
	7/9/2004	Cash	Cash Withdrawal	(200.00)	3,178.73
	7/9/2004	Alt Foods	Food : Groceries	(70.94)	3,107.79
	7/9/2004	Jewel Express	Automobile : Gasoline	(54.00)	3,073.79
	7/13/2004	ad - Visa	Transfer To : AOL - Visa	(482.00)	2,591.79
2221	7/13/2004	Capital One	Loan : Loan Interest	(159.00)	2,432.79
2222	7/13/2004	Habitat for Humanity Internation	Charitable Donations	(75.00)	2,357.79
	7/13/2004	Discover - Private Issue	Miscellaneous	(226.00)	2,131.79
	7/13/2004	A T & T Longdistance	Utilities : Telephone - Home	(11.29)	2,120.50
	7/13/2004	Comcast	Bills : Cable Television	(150.20)	1,970.30
	7/13/2004	Verizon North	Utilities : Telephone - Lake	(40.33)	1,929.97
2223	7/13/2004	Village of Mokena	Bills : Water & Sewer	(12.27)	1,917.70
2224	7/13/2004	Discover - Private Issue	Miscellaneous	(37.00)	1,880.70
2225	7/13/2004	Lake Shanon, Inc.	Household : Rent	(515.00)	1,365.70
2226	7/13/2004	Village of Mokena	Bills : Water & Sewer	(78.00)	1,287.70
2227	7/13/2004	SBC	Bills : Telephone	(91.23)	1,196.47
2228	7/13/2004	Kohl's	Clothing	(10.64)	1,185.83
2229	7/14/2004	Village of Mokena	Miscellaneous	0.00	1,185.83
2230	7/14/2004	SBC	Personal Care : Haircuts	(45.00)	1,140.83
2231	7/14/2004	Kohl's	Leisure-Music	(15.00)	1,125.83
6476	7/14/2004	Void	Food : Groceries	(51.37)	1,074.46
6478	7/14/2004	Kings Row			
	7/15/2004	Dean Minuth			
		Jewel			

8/24/2004

Account Transactions  
Harris Bank - Frankfort Checking

Num	Date	Payer	Category	Amount	Running Balance
	7/15/2004	Ali Focus	Food : Groceries	(50.09)	1,024.37
	7/15/2004	Jewel Express	Automobile : Gasoline	(30.00)	994.37
6480	7/17/2004	David & Katrina Dee	Gifts	(300.00)	694.37
6481	7/21/2004	Dr. Thomas P. Gattino	Healthcare : Dental	(370.00)	324.37
6482	7/21/2004	K-mart	Clothing	(6.22)	318.15
	7/23/2004	Sonic Solutions, LLC	Wages & Salary : Net Pay	2,875.00	3,193.15
	7/23/2004	Ali Foods	Food : Groceries	(107.23)	3,085.92
	7/23/2004	Gas City	Automobile : Gasoline	(24.00)	3,061.92
6483	7/23/2004	Jewel	Food : Groceries	(79.37)	2,982.55
6484	7/23/2004	Berkots	Food : Groceries	(27.62)	2,954.93
	7/25/2004	Harris Bank - Frankfort	Investment Income : Interest	1.41	2,956.34
	7/26/2004	AACCO of Orland Park, LLC	Wages & Salary : Net Pay	400.00	3,356.34
	7/26/2004	Witholding Tax	Taxes : Federal Income Tax	(0.39)	3,355.95
6485	7/26/2004	Alisp Nursery	Household : Maintenance	(71.50)	3,284.35
	7/26/2004	Water Depot	Bills : Water & Sewer	(13.23)	3,271.12
	7/26/2004	Jewel	Food : Groceries	(88.69)	3,182.43
6486	7/26/2004	Jewel Express	Automobile : Gasoline	(29.00)	3,153.43
6487	7/26/2004	Golden Shoes	Clothing	(265.23)	2,908.20
6488	7/26/2004	High Score	Loan : Loan Interest	(124.10)	2,774.10
6489	7/26/2004	Option One Mortgage	Food : Groceries	(2,415.97)	358.13
6490	7/26/2004	SW Supervalu		(30.13)	328.00
6491	7/26/2004	Total Month Ending 7/31/2004		257.40	
6492	7/26/2004				
Month Ending 8/31/2004					
2232	8/1/2004	Lake Sharon, Inc.	Household : Rent	(515.00)	187.00
2233	8/1/2004	Flagstar Bank	Mortgage Payment	(750.00)	937.00
2234	8/1/2004	Ford Credit	Automobile : Loan Repayment	(134.94)	(1,121.94)
2235	8/1/2004	ComEd	Household : Maintenance	(182.12)	(1,264.06)
2236	8/1/2004	ComEd	Household : Maintenance	(43.20)	(1,307.26)
2237	8/1/2004	SBC	Bills : Telephone	(178.00)	(1,485.26)
	8/2/2004	Alisp Nursery	Household : Maintenance	(580.41)	(2,065.67)
	8/2/2004	Ford Credit	Household : Maintenance	(119.52)	(2,185.19)
6493	8/2/2004	Sonic Solutions, LLC	Wages & Salary : Net Pay	3,225.00	1,039.81
	8/3/2004	Animal Medical Center	Pet Care : Veterinarian	(24.00)	1,015.81
6494	8/3/2004	Petsmart	Pet Care : Food	(23.69)	992.12
6495	8/3/2004	Jewel Express	Food : Groceries	(46.43)	945.69
6496	8/3/2004	Dean Month	Automobile : Gasoline	(36.01)	909.68
6497	8/3/2004	Sportmart	Leisure-Music	(45.00)	864.68
6498	8/4/2004		Clothing	(190.50)	674.18
6499	8/5/2004		Wages & Salary : Net Pay	4,500.00	5,174.18

8/24/2004  
Account Transactions  
Hart's Bank - Frankfort Checking

Num	Date	Payer	Category	Amount	Running Balance
6500	8/5/2004	Allergy and Asthma Clinic	Healthcare : Physician	(180.00)	4,985.18
6501	8/5/2004	Wal-Mart	Clothing	(308.78)	4,676.40
6502	8/5/2004	Sam's Club	Household : Cleaning	(340.75)	4,335.65
6503	8/5/2004	Water Depot	Bills : Water & Sewer	(9.72)	4,325.93
6504	8/6/2004	Office Max	Job Expense : Reimbursed	(142.06)	4,183.87
6505	8/6/2004	Office Max	Job Expense : Reimbursed	(267.20)	3,916.67
6506	8/6/2004	Kohl's	Clothing	(350.06)	3,566.61
6507	8/6/2004	JC Penny	Clothing	(183.90)	3,382.81
6508	8/6/2004	JC Penny	Clothing	(57.35)	3,325.46
6510	8/7/2004	Peace Lutheran Church	Charitable Donations	(200.00)	3,125.46
	8/8/2004	Sportmart	Clothing	(146.49)	2,978.97
	8/8/2004	Jewel	Food : Groceries	(323.67)	2,655.30
	8/8/2004	Jewel	Automobile : Gasoline	(14.00)	2,641.30
	8/8/2004	Jewel	Food : Groceries	(22.76)	2,618.54
	8/9/2004	Gaylens	Clothing	(40.12)	2,578.42
2238	8/10/2004	Empower Solutions, Inc.	Household : Maintenance	(201.00)	2,377.42
2239	8/10/2004	Discover - Private Issue	Miscellaneous	(547.48)	1,829.94
2240	8/10/2004	Rapides County Collector	Taxes : Real Estate Taxes	(81.00)	1,748.94
2241	8/10/2004	Hinsdale Hospital	Healthcare : Hospital	(30.38)	1,718.56
2242	8/10/2004	Blue Cross Blue Shield	Insurance : Health	(312.00)	1,405.56
2243	8/10/2004	William Cutch	Charitable Donations	(30.00)	1,376.56
2244	8/10/2004	Village of Mokena	Bills : Water & Sewer	(12.71)	1,363.83
2245	8/10/2004	Comcast	Bills : Cable Television	(69.59)	1,294.24
2246	8/10/2004	A T & T Longdistance	Utilities : Telephone - Home	(7.93)	1,286.31
2247	8/10/2004	Naperville Women's Health Care	Healthcare : Physician	(45.00)	1,241.31
2248	8/10/2004	Kohl's	Clothing	(64.79)	1,176.52
2249	8/10/2004	Petit Insurance Company	Insurance : Homeowner's/Renter's	(165.66)	1,010.86
6512	8/12/2004	Absolute Vision Care	Healthcare : EyeCare	(757.00)	258.86
6513	8/12/2004	Absolute Vision Care	Healthcare : EyeCare	(420.00)	(161.14)
	8/13/2004	Jewel	Food : Groceries	(20.86)	(182.00)
	8/13/2004	Sonic Solutions, LLC	Wages & Salary : Net Pay	2,925.00	2,743.00
	8/13/2004	Jewel	Food : Groceries	(246.34)	2,496.66
	8/13/2004	Ala Foods	Food : Groceries	(123.18)	2,373.48
	8/15/2004	Thomanns	Automobile : Gasoline	(29.00)	2,344.48
	8/15/2004	Jewel	Food : Groceries	(25.72)	2,318.76
	8/15/2004	Wal-Mart	Clothing	(516.55)	1,802.21
	8/17/2004	JC Penny	Clothing	(206.13)	1,596.08
	8/17/2004	JC Penny	Clothing	(63.72)	1,532.36
6514	8/17/2004	Sam's Club	Household : Cleaning	(300.88)	1,231.48
6515	8/19/2004	savings account	Savings	10,500.00	11,731.48

8/24/2004

Account Transactions  
Harris Bank - Frankfort Checking

Num	Date	Payer	Category	Amount	Running Balance
2250	8/19/2004	Luetgert Insurance Agency, Inc.	Insurance : Automobile	(1,842.00)	9,389.48
2251	8/19/2004	Petkin Insurance Company	Insurance : Homeowner's/Renter's	(1,349.00)	8,040.48
2252	8/19/2004	Rieck and Crotty	Legal Fees	(1,000.00)	7,040.48
2253	8/19/2004	Sam's Club	Memberships	(30.00)	7,010.48
2254	8/19/2004	Lake Shannon, Inc.	Household : Rent	(515.00)	6,495.48
2255	8/19/2004	HomeEq Servicing Corp.	Bank Charges : Loan Princ & Interest	(2,415.97)	4,079.51
6516	8/19/2004	Sportmart	Clothing	(21.25)	4,058.26
6517	8/19/2004	K-mart	Clothing	(65.52)	3,992.74
6518	8/19/2004	Kohl's	Clothing	(159.26)	3,833.48
6519	8/19/2004	CVS Pharmacy	Healthcare : Prescriptions	(30.83)	3,802.65
2256	8/20/2004	Compassion International	Charitable Donations	(28.00)	3,774.65
2257	8/20/2004	ComEd	Household : Maintenance	(156.92)	3,617.73
2258	8/20/2004	ComEd	Household : Maintenance	(49.71)	3,568.02
2259	8/20/2004	Verizon North	Utilities : Telephone - Lake	(99.01)	3,479.01
2260	8/20/2004	Ford Credit	Automobile : Loan Repayment	(184.94)	3,294.07
2261	8/20/2004	Flagstar Bank	Mortgage Payment	(750.00)	2,544.07
		AMICO of Orland Park, LLC	Wages & Salary : Net Pay	2,300.00	4,844.07
6520	8/23/2004	Chet Foster	Legal Fees	(4,000.00)	844.07
				516.07	
		Total Month Ending 8/31/2004			(9,137.73)
		Grand Total			844.07

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois

In re: Joseph W. Walczak, Jr.  
0847

Marie Holm Walczak  
2516

Case No. \_\_\_\_\_  
Chapter 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
  - a. *Property To Be Surrendered.*

Description of Property

Creditor's Name

None

b. *Property To Be Retained.*

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
1. Debtor's residence located at 21408 Prestancia Drive, Mokena, Will County, IL	Flagstar Bank			X	
2. 2004 Ford Ranger Pick-up Truck (VIN # 1FTYR14U04PA89982)	Ford Motor Credit			X	
3. Debtor's residence located at 21408 Prestancia Drive, Mokena, Will County, IL	HomeEq Servicing Corporation			X	

Date: 8/24/04

Date: 8-24-04

*John W. Walczak*  
Signature of Debtor

*Marie Holm Walczak*  
Signature of Joint Debtor

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois

In re: Joseph W. Walczak, Jr.

Marie Holm Walczak

Case No.

Chapter

7

Debtors

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ 4,000.00
Prior to the filing of this statement I have received	\$ 4,000.00
Balance Due	\$ 0.00

2. The source of compensation paid to me was:

Debtor  Other (specify)

3. The source of compensation to be paid to me is:

Debtor  Other (specify)

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

None

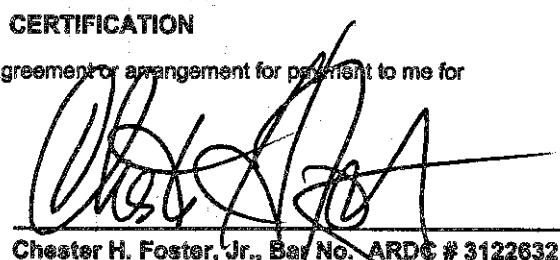
6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

No representation of debtor in adversary

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 8/28/04

  
Chester H. Foster, Jr., Bar No. ARDC # 3122632

FOSTER & KALLEN  
Attorney for Debtor(s)